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L14: Entry 97 of 129

File: USPT

Aug 13, 2002

US-PAT-NO: 6434238

DOCUMENT-IDENTIFIER: US 6434238 B1

**** See image for Certificate of Correction ****

TITLE: Multi-purpose transaction card system

DATE-ISSUED: August 13, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Chaum; David	Sherman Oaks	CA		
Ferguson; Niels	Amsterdam			NL
Van Der Hoek; Jelte	Amsterdam			NL

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
InfoSpace, Inc.	Bellevue	WA			02

APPL-NO: 08/ 909480 [\[PALM\]](#)

DATE FILED: August 11, 1997

PARENT-CASE:

This application is a continuation (under 35 USC.sctn.120/365) of PCT/US95/01765 designating the U.S. and filed Feb. 13, 1995 as, in turn, a continuation-in-part (under 35 .sctn. 120/365) of U.S. application Ser. No. 08/179,962 filed Jan. 11, 1994, now U.S. Pat. No. 5,434,919.

INT-CL: [07] [H04](#) [L](#) [9/00](#)

US-CL-ISSUED: 380/45; 705/67, 713/172, 380/30

US-CL-CURRENT: [380/45](#); [380/30](#), [705/67](#), [713/172](#)

FIELD-OF-SEARCH: 380/30, 380/45-47, 235/380, 705/67-69, 713/169-172

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

[Search Selected](#)[Search ALL](#)[Clear](#)

PAT-NO

ISSUE-DATE

PATENTEE-NAME

US-CL

[3668653](#)

June 1972

Fair et al.

[4625276](#)

November 1986

Benton et al.

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<input type="checkbox"/>	<u>5267314</u>	November 1993	Stambler	
<input type="checkbox"/>	<u>5280527</u>	January 1994	Gullman et al.	
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<input type="checkbox"/>	<u>5373558</u>	December 1994	Chaum	
<input type="checkbox"/>	<u>5402490</u>	March 1995	Mihm, Jr.	
<input type="checkbox"/>	<u>5434919</u>	July 1995	Chaum	380/30
<input type="checkbox"/>	<u>5748737</u>	May 1998	Daggar	235/380

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0 281 224	September 1988	EP	
0 291 834	November 1988	EP	
0 421 808	April 1991	EP	
0439847	August 1991	EP	
0 535 863	April 1993	EP	
0 573 245	December 1993	EP	
2 274 523	July 1994	GB	
WO 89/08957	September 1989	WO	
WO 90/04892	May 1990	WO	

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Chaum et al, "Untraceable Electronic Cash", Advances in Cryptology--Crypto '88, pp. 319-327.
Even et al, "On-line/Off-line Digital Signatures", Advances in Cryptology--Crypto '89, pp. 263-275.
Box et al, SmartCash: A Practical Electronic Payment System, CWI Technical Report CS-R9035.
Diffie et al, New Directions in Cryptography, IEEE Transactions on Information Theory, vol. IT22, No. 6, No. 79, pp. 644-654.
Lamport, "Construction Digital Signatures form a One Way Function", SRI Technical Report CSL-08.
"Matrix Digital Signature for Use With the Data Encryption Algorithm", IBM Technical Disclosure Bulletin, vol. 28, No. 2, Jul. 1985, pp. 603-604.
Merkle, "A Digital Signature Based on a Conventional Encryption Function", Advances in Cryptology--Crypto '87, pp. 369-378.
Chaum et al, "Undeniable Signatures", Advances in Cryptology--Crypto '89, pp. 212-216.

ART-UNIT: 2661

PRIMARY-EXAMINER: Cangialosi; Salvatore

ABSTRACT:

Disclosed is a multi-purpose transaction card system comprising an issuer, one or more cards, one or more terminals, and optionally one or more acquires, communicating using a variety of cryptographic confidentiality and authentication methods. Cards authenticate messages using public key based cryptographic without themselves performing the extensive computations usually associated with such cryptography. Integrity of complex transaction sequences and plural card storage updates are maintained, even under intentionally generated interruptions and/or modifications of data transmitted between card and terminal. Cards do not reveal any information to the terminal which is not directly necessary for the transaction or any information to which the terminal should not have access, though externally measurable aspects of its behavior. Transaction types supported include those suitable for off-line credit cards, in which the "open to buy" is maintained on the card.

10 Claims, 58 Drawing figures

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L14: Entry 105 of 129

File: USPT

Aug 28, 2001

US-PAT-NO: 6282656

DOCUMENT-IDENTIFIER: US 6282656 B1

TITLE: Electronic transaction systems and methods therefor

DATE-ISSUED: August 28, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Wang; Ynjiun Paul	Cupertino	CA	95014	

APPL-NO: 09/ 067176 [\[PALM\]](#)

DATE FILED: April 27, 1998

PARENT-CASE:

This application is a continuation of a patent application entitled "Portable Electronic Authorization Devices and Methods Therefor," filed Dec. 4, 1996 by inventor Ynjiun P. Wang (U.S. application Ser. No. 08/759,555), now U.S. Pat. No. 5,917,913.

INT-CL: [07] [H04 N 1/413](#)

US-CL-ISSUED: 713/201; 713/182, 713/187, 713/200

US-CL-CURRENT: [713/201](#); [713/182](#), [713/187](#), [713/200](#)

FIELD-OF-SEARCH: 713/182, 713/187, 713/200, 713/201, 713/202

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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<input type="checkbox"/>	5373561	December 1994	Haber et al.	380/49
<input type="checkbox"/>	5416842	May 1995	Aziz	380/30
<input type="checkbox"/>	5440633	August 1995	Augustine et al.	380/23
<input type="checkbox"/>	5455863	October 1995	Brown et al.	380/23
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<input type="checkbox"/>	<u>5978840</u>	November 1999	Nguyen et al.	709/217
<input type="checkbox"/>	<u>5978843</u>	November 1999	Wu et al.	709/219

OTHER PUBLICATIONS

Carol H. Fancher, "In your pocket smartcards," Electronic Payments, IEEE Spectrum, Feb. 1997, Motorola, Inc., pp. 47-53.

ART-UNIT: 277

PRIMARY-EXAMINER: Peeso; Thomas R.

ATTY-AGENT-FIRM: Beyer Weaver Thomas & Nguyen, LLP

ABSTRACT:

A method for completing a transaction request pertaining to an electronic transaction conducted over an electronic network having a server and a requesting device. The method includes receiving from the server at the requesting device a transaction program, which includes an executable portion. The method also includes searching, employing the executable portion, for a transaction approval device associated with the requesting terminal. If the transaction approval device is detected, the method includes employing the transaction approval device to approve the transaction request. There is further included transmitting, using the requesting device, an approved transaction request to the server to complete the electronic transaction. The approved transaction request signifies an approval of the transaction request.

32 Claims, 15 Drawing figures

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L14: Entry 109 of 129

File: USPT

May 15, 2001

US-PAT-NO: 6233565

DOCUMENT-IDENTIFIER: US 6233565 B1

TITLE: Methods and apparatus for internet based financial transactions with
evidence of payment

DATE-ISSUED: May 15, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Lewis; Richard	New York	NY		
Dwyer; Tara	New York	NY		
Abdelsadek; Mohammed	Rego Park	NY		
Han; Donald	Flushing	NY		
Rogoff; Jonathon	Chicago	IL		
Parks; Louis	Highland Park	IL		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Saranac Software, Inc.	Syracuse	NY			02

APPL-NO: 09/ 023724 [PALM]

DATE FILED: February 13, 1998

INT-CL: [07] G06 F 17/60, H04 L 9/00US-CL-ISSUED: 705/35; 705/26, 705/39, 705/40, 705/44, 380/9, 380/23, 380/24,
380/25, 380/49US-CL-CURRENT: 705/35; 705/26, 705/39, 705/40, 705/44, 705/67, 705/75FIELD-OF-SEARCH: 705/26, 705/35, 705/39-40, 705/42, 705/44, 380/23-25, 380/30,
380/37, 380/49

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0 735 721 A2	October 1996	EP	
0 735 719 A2	October 1996	EP	
0 735 722 A2	October 1996	EP	
0 735 720 A2	October 1996	EP	
0 762 692 A2	March 1997	EP	
0 782 108 A2	June 1997	EP	
0 780 807 A2	June 1997	EP	
0 780 806 A2	June 1997	EP	
0 780 804 A2	June 1997	EP	
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0 782 110 A2	July 1997	EP	
0 780 109 A2	July 1997	EP	
0 782 113 A2	July 1997	EP	
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0 814 434 A2	December 1997	EP	
0 811 955 A2	December 1997	EP	
0 825 566 A2	February 1998	EP	
WO 97/15903	May 1997	WO	
WO 98/11716	March 1998	WO	
WO 98/14908	April 1998	WO	
WO 98/14907	April 1998	WO	

ART-UNIT: 274

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Nguyen; Cuong H.

ATTY-AGENT-FIRM: Orrick, Herrington & Sutcliffe LLP

ABSTRACT:

A system and methods for conducting Internet based financial transactions between a client and a server. The client has a processor, a printer, a client authentication module, a module for issuing a transaction request, and a unique digital signature. The server has a network including a transaction server, a transaction database, a server authentication module, and a receipt generation module. An internet connection is used between the client and the server network. The transaction execution system includes authentication, wherein the client authentication module and the server authentication modules communicate via the internet connection and are authenticated to each other. A transaction module is included wherein, in response to the client and server being authenticated, the client issues a transaction request to the server and the transaction server, in response to a client transaction request, executes an electronic payment transaction at the server and records the transaction in the transaction database. The server receipt generation module, in response to an executed electronic payment, then generates a receipt and transmits the receipt to the client. The receipt includes the client digital signature and a data set uniquely identifying the executed transaction and is printable by the client printer. The printed receipt is an evidence of payment for the executed transaction. In addition, a third party seller having a processor and a database can be connected via a communication channel to the server, wherein the client further obtains a registration certificate representative of being a consumer registered with said third party seller. A third party credit facility also may be connected via a communication link to the server, for implementing credit card transactions. The transaction execution system may be to purchase an amount of postage, to purchase a ticket for air travel or to an entertainment complex or the like.

18 Claims, 13 Drawing figures

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L14: Entry 116 of 129

File: USPT

Sep 12, 2000

US-PAT-NO: 6119103

DOCUMENT-IDENTIFIER: US 6119103 A

TITLE: Financial risk prediction systems and methods therefor

DATE-ISSUED: September 12, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Basch; Catherine A.	Pleasanton	CA		
Bruesewitz; Belva J.	Danville	CA		
Siegel; Kevin	Fremont	CA		
Faith; Patrick	Pleasanton	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE	CODE
Visa International Service Association	Foster City	CA			02	

APPL-NO: 08/ 863666 [\[PALM\]](#)

DATE FILED: May 27, 1997

INT-CL: [07] [G06 F 157/00](#)

US-CL-ISSUED: 705/35

US-CL-CURRENT: [705/35](#)

FIELD-OF-SEARCH: 705/35, 705/38-40, 705/44, 235/379-381

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	4718009	January 1988	Cuervo	364/408

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0468229A3	May 1992	EP	
WO94/06103	March 1994	WO	
WO94/60103	March 1994	WO	

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ART-UNIT: 278

PRIMARY-EXAMINER: Poinvil; Frantzy

ATTY-AGENT-FIRM: Beyer & Weaver, LLP

ABSTRACT:

A computer-implemented method for predicting financial risk, which includes receiving first transaction data pertaining to transactions performed on a first financial account. The first financial account represents a financial account issued to a given account holder by a first account issuer. The method further includes receiving second transaction data pertaining to transaction performed on a second financial account different from the first financial account. The second financial account represents a financial account issued to the given account holder by a second account issuer different from the first account issuer. There is further included scoring the first transaction data and the second transaction data based on a preexisting model to form a score for the account holder. Additionally, there is included transmitting, if the score is below a predefined financial risk threshold, the score to one of the first account issuer and the second account issuer.

34 Claims, 10 Drawing figures

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L14: Entry 117 of 129

File: USPT

Feb 22, 2000

US-PAT-NO: 6029150

DOCUMENT-IDENTIFIER: US 6029150 A

TITLE: Payment and transactions in electronic commerce system

DATE-ISSUED: February 22, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Kravitz; David William	Albuquerque	NM		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Certco, LLC	New York	NY			02

APPL-NO: 08/ 726434 [\[PALM\]](#)

DATE FILED: October 4, 1996

INT-CL: [07] [G06](#) [F](#) [17/60](#)

US-CL-ISSUED: 705/39; 902/5, 380/24

US-CL-CURRENT: [705/39](#); [705/74](#), [705/75](#), [705/77](#), [902/5](#)

FIELD-OF-SEARCH: 705/27, 705/26, 705/40, 705/39, 705/413, 705/44, 902/1, 902/2, 902/5, 902/24, 902/37, 380/24, 380/30

PRIOR-ART-DISCLOSED:

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<input type="checkbox"/>	4759063	July 1988	Chaum	
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<input type="checkbox"/>	4856061	August 1989	Thrane	380/48
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<input type="checkbox"/>	<u>5448638</u>	September 1995	Johnson et al.	705/413 X
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<input type="checkbox"/>	<u>5757917</u>	May 1998	Rose et al.	705/26 X
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ART-UNIT: 274

PRIMARY-EXAMINER: Kemper; Melanie A.

ATTY-AGENT-FIRM: IP Group of Pillsbury Madison & Sutro, LLP

ABSTRACT:

A method of payment in an electronic payment system wherein a plurality of customers have accounts with an agent. A customer obtains an authenticated quote from a specific merchant, the quote including a specification of goods and a payment amount for those goods. The customer sends to the agent a single communication including a request for payment of the payment amount to the specific merchant and a unique identification of the customer. The agent issues to the customer an authenticated payment advice based only on the single communication and secret shared between the customer and the agent and status information which the agent knows about the merchant and/or the customer. The customer forwards a portion of the payment advice to the specific merchant. The specific merchant provides the goods to the customer in response to receiving the portion of the payment advice.

47 Claims, 47 Drawing figures

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L14: Entry 120 of 129

File: USPT

Oct 5, 1999

US-PAT-NO: 5963647

DOCUMENT-IDENTIFIER: US 5963647 A

TITLE: Method and system for transferring funds from an account to an individual

DATE-ISSUED: October 5, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Downing; John	Berks			GB
Hernandez; William M.	West Palm Beach	FL		
Hooper; William D.	New Hope	PA		
Meiroff; Netty	Playa Del Rey	CA		
Rao; Jaithirth	Los Angeles	CA		
Reef; Rodman	Larchmont	NY		
Schechtman; Howard A.	Agoura Hills	CA		
Horowitz; Edward	Short Hills	NJ		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Citicorp Development Center, Inc.	Los Angeles	CA			02

APPL-NO: 08/ 877203 [PALM]

DATE FILED: June 17, 1997

PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATIONS This application claims benefit of Provisional Appln 60/040,298 filed Feb. 14, 1997. This application relates to Ser. No. 08/795,355, entitled, "A CUSTOMER-DIRECTED, AUTOMATED SYSTEM FOR TRANSFERRING FUNDS BETWEEN ACCOUNTS USING A HOLDING ACCOUNT AND LOCAL PROCESSING," filed Feb. 4, 1995, now U.S. Pat. No. 5,825,003, which is a continuation-in-part of application Ser. No. 08/505,886, entitled, "A CUSTOMER-DIRECTED, AUTOMATED SYSTEM FOR TRANSFERRING FUNDS BETWEEN ACCOUNTS," filed Jul. 24, 1995, now U.S. Pat. No. 5,659,165. The respective disclosures of both Ser. Nos. 08/795,355 and 08/505,886 are hereby incorporated by reference.

INT-CL: [06] H04 L 9/00

US-CL-ISSUED: 380/24; 380/9, 380/25, 380/49, 705/35, 705/39, 705/42, 705/43, 705/44, 235/379, 235/380

US-CL-CURRENT: 705/39; 235/379, 235/380, 705/35, 705/42, 705/43, 705/44, 705/64

FIELD-OF-SEARCH: 380/9, 380/23, 380/24, 380/25, 380/49, 380/50, 380/59, 705/1, 705/35, 705/39, 705/40, 705/41, 705/42, 705/43, 705/44, 235/379, 235/380

PRIOR-ART-DISCLOSED:

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International Search Report mailed Jun. 29, 1998.
PCT International Application, Publication No. WO 98/19261, Distributed On-Line
Data Communications System and Method, May 7, 1998 (Priority Date Oct. 29, 1996).

ART-UNIT: 362

PRIMARY-EXAMINER: Gregory; Bernarr E.

ATTY-AGENT-FIRM: Marcou; George T. Kilpatrick Stockton LLP

ABSTRACT:

Disclosed is a system and method for transferring funds. The invention supports funds transfers from a source account to a cash access file which can be accessed virtually twenty-four hours a day by both customers and non-customers. Access is achieved by the recipient entering a codeword selected by the sender, along with a transaction code randomly generated by the system. Once the sender provides the codeword and the transaction code to the recipient, the recipient can receive transferred cash through an ATM, even without using a card to access the system. Cash may be transferred across international borders and dispensed in a currency different than that of the sender's source account. Although cash is made available to a recipient virtually as soon as the requested transfer is approved and confirmed by the sender, the sender's account is not debited until the cash is actually received by the recipient. Other features, including security, cancellation, and status inquiries are also described.

47 Claims, 9 Drawing figures

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